

Membership

Current Membership Numbers:

Active Affiliate – 72, Affiliate Associate – 63 Total 135

Brokerage Office Staff – 19

Lockbox Membership – 935

Primary Brokers/Agents – Brokers 85/Agents 919 Total 1004

Secondary Brokers/Agents – Brokers 68/Agents 118 Total 186

NEW DURING YEAR INACTIVE DURING YEAR

New Primary Brokers – 1	Inactive Primary Brokers – 4
New Primary Agents – 11	Inactive Primary Agents – 132
New Secondary Brokers – 6	Inactive Secondary Brokers – 6
New Secondary Agents – 24	Inactive Secondary Agents – 11
New Affiliate – 18	Inactive Affiliates - 8
New Affiliate Associates– 17 Complimentary	Inactive Affiliate Associate - 8
New Lockbox Services (all membership types) - 122	Inactive Lockbox Services – 158
New Brokerage Staff – 2	Inactive Brokerage Staff – 9

New Member Orientation Classes: New Primary REALTOR® members must attend a New Member Orientation Class. Those applicants that have held previous membership in the board are exempt from attending orientation if they have held membership within three years from the date of application. There are 4 classes per year and Ethics classes are included.

02/16/2023 21 members

05/24/2023 31 members

08/08/2023 26 members

11/17/2023 15 members registered currently for November 23

Bylaws Updates Have Been Approved by General Membership Quarum via Electronic Vote October 27th, 2023.

The Coastal Association of REALTORS requested the law firm of MONSHOWER, MILLER & MAGROGAN, LLP, Gerard G., Esq. to review and update the Associations Bylaw's for our CORE Standards Review.

For the most part, revisions/changes address issues of continuity (such as capitalization and defined terms), the elimination of some duplicative material, and other "housekeeping" measures aimed at updating Bylaw's. The [Red-Lined Copy](#) and the [Amended Copy](#) are attached for your review.

Substantive changes are as follows:

- Article IV (Membership) has been reformatted to follow the most recent MAR model bylaws addressing membership more closely.
- Article VI (Privileges and Obligations), Section 15 (Enforcement of the Code) has been deleted because it is duplicative of Article VII, Section 1 which is retained.
- The deleted Section 15 of Article VI has been replaced with a new Fair Housing and Anti-Discrimination Commitment section, affirming the Association's obligations. In this time of identity politics when so many seem to aspire to victimhood, counsel felt it's appropriate that the Association state in its governing documents its unwavering commitment to all fair housing and anti-discrimination laws, statutes, regulations, ordinances, guidelines, etc.
- Article XIX addresses the MLS, reflecting that the Association no longer owns and operates its own MLS. Instead of deleting it in its entirety, Article XIX was greatly reduced in scope.

Please review the documents and submit your vote prior to October 26th, 2023.

Kind Regards,

Bernie Flax, CEO, C2EX, RSPS, CRS, AWHD

CAR Financial Status

This information you provided pertains to the financial status and activities of the Coastal Association of REALTORS® in 2022 and 2023. Here's a summary of the key points:

1. **Independent Accounting Review:** In 2023, an independent accounting review of 2022 was conducted by PKS & Company, P.A. in Salisbury, Maryland. The review was presented to the Board of Directors at a meeting on October 11, 2023. The review did not identify any material modifications that needed to be made to the financial statements, and the statements were considered to be in accordance with generally accepted accounting principles in the United States.
2. **Timely Tax Return Filing:** Coastal Association tax returns have been filed in a timely manner, in compliance with tax regulations.
3. **Morgan Stanley Accounts:** The organization's Morgan Stanley accounts experienced declines in 2022, which was consistent with the performance of many investment portfolios during that year. However, in 2023, there was a rebound in the account values, bringing them close to the levels they were at in 2021 as of September 30, 2023.
4. **Financial Solvency:** Coastal Association of REALTORS® is described as remaining solvent with its financial investments. Our organization's financial assets are sufficient to cover its obligations and operations.
5. **Adaptation to Market Trends:** Coastal Association has adjusted its financial strategy based on current market trends and is forward-thinking about new investment opportunities going forward all indicating a proactive approach to managing its financial resources and obligations.

Overall, this information provides a snapshot of the financial health of the Coastal Association of REALTORS® and its efforts to adapt to changing market conditions and ensure the organization's financial stability. The financial statement is available at the Coastal Office for your review with an appointment.

CAR EDUCATION

Education Offerings: In 2023, there were 39 education offerings, including 1 virtual and 38 in-person education offerings held between January and November. These offerings had a total attendance of 677 individuals.

Frederick Academy Classes: There were 10 classes offered by the Frederick Academy that provided dual DE/MD credit. These classes were offered before the DE license renewal on April 30, 2024, and they had a total attendance of 152 participants.

CAR Agreement with Frederick Academy: CAR (presumably referring to an organization) reached an agreement with the Frederick Academy to continue offering dual state credit classes through the Delaware license renewal cycle ending on April 30, 2024. At that time Frederick Academy will be closing due to retirement.

Housing Opportunity Certification: 13 members have successfully completed the Housing Opportunity Certification from Maryland REALTORS®. **The members are as follows; Terri Bradford, Stephanie Camper-Young, Cameron Drew, Bethany Drew, Neda Howell, Michael Hoy, Brett Miller, Lori Neske, Lydia Rittersbacher, Josh Rose, Barton Sink, Michele Steele and DeVanna Young**

C2EX REALTORS COMMITMENT to EXCELLENCE ENDORSEMENT is FREE and challenges you to complete 10 competencies that are strategically designed to help you access your knowledge and build expertise's you can optimize opportunities to serve your community and grow your business. Please remember to update your renewal every three(3) years to maintain for FREE! **The members in good standing are as follows; Grace Masten, Steve Parsons, Kenneth Amereihn, Jennifer Wittingham, Mathew Shawn, Tina Anthis, Bernie Flax, Brigit Taylor, Veronica Bishop.**

Online CE: There's a partnership with The CE Shop that has resulted in earning over \$2,000 in commission from online Continuing Education (CE) courses.

Coastal REALTORS® Coastal Area Local Specialist Guidelines



The Coastal Area Local Specialist (CAL S) is an education certification program offered to REALTORS® by the Coastal Association of REALTORS® (CAR). The purpose of the CAL S certification is to help real estate professionals distinguish themselves by gaining valuable knowledge, skills and proficiency in unique local real estate issues and acknowledge their experience and expertise in Worcester, Wicomico and Somerset counties in Maryland.

To Apply: An application documenting all of the required criteria must be submitted.

Eligibility Criteria: The following criteria must be met to receive the Coastal Area Local Specialist Certification:

The candidate must be a REALTOR® member for at least two (2) years (or have taken the GRI training if less than 2 years) who is in current good standing with their primary REALTOR® association.

Proof of at least ten (10) listing and/or selling transactions in the past two (2) years in any of the following counties: Worcester, Wicomico, or Somerset Counties.

Completion of the eligible courses must be completed within 2 years of certification application.

Payment of \$200.00 for members of CAR; \$300.00 for non-members.

Completion of the following course areas (1.5 - hour courses):

- Condominium/second home financing
- Rental property
- Ocean City areas
- Ocean Pines areas
- Well and septic systems
- Flood insurance
- USDA Financing/Renovation Lending
- New construction

Renewal Criteria: To maintain the certification, the designee must attend no less than two (2) certification update events and have proof of at least four (4) closed transactions in the aforementioned counties.

Recognition: Those completing the Certification will have their contact information displayed on a special “Coastal Area Local Specialist” page on the CAR website; access to a private group Facebook page; receive a bi-annual newsletter; receive a paper certificate and a logo pin.

FREE MD Required CE IN 2024

Coastal will be offering FREE 15 Hours of Required Maryland CE, there will be in class and virtual offerings. The schedule will be on the CAR Calendar by December to plan your classes.

Please thank your affiliate members for this new benefit as their dues will help to sponsor your continuing education!

NEW – Effective October 1, 2023

As a result of [SB443](#), to qualify for renewal of a license under subtitle 17-315, a licensee shall complete at least 15 clock hours of continuing education instruction in the following topics:

Salesperson Initial Renewal (Residential)	Topic	Hours	Salesperson Initial Renewal (Commercial Only)	Topic	Hours
Contracts	J	3	Contracts	J	3
Principles of Brokerage Relationships and Disclosure Requirements for Sellers	K	3	Principles of Brokerage Relationships and Disclosure Requirements for Sellers	K	3
Principles of Real Estate Practice	L	3	Principles of Real Estate Practice	L	3
Property Management and Landlord and Tenant Laws	M	3	Property Management and Landlord and Tenant Laws	M	3
Professionalism	N	1.5	Professionalism	N	1.5
Real Estate Financing	O	1.5	Real Estate Financing	O	1.5
Total		15	Total		15

These are mandatory topics and may not be substituted with other education or continuing education from another state in which the individual is licensed. **SALESPERSONS AND ASSOCIATE BROKERS**

For licensees licensed **prior** to October 1, 2023, your continuing education remains the same.

Salesperson/Associate Broker (Residential)	Topic	Hours	Salesperson/Associate Broker (Commercial Only)	Topic	Hours
Legal and Legislative Update	A	3	Legal and Legislative Update	A	3
Fair Housing	C	1.5	Fair Housing	C	0
Ethics	D	3	Ethics	D	3
Electives	Varies	4.5	Electives	Varies	6
Brokerage Relationships & Disclosures	H	3	Brokerage Relationships & Disclosures	H	3
Total		15	Total		15

BROKERS AND DESIGNATED BRANCH OFFICE MANAGERS OR TEAM LEADERS

For licensees licensed **prior** to October 1, 2023, your continuing education remains the same.

Broker/Br. Ofc. Mgr./Team Leader (Residential)	Topic	Hours	Broker/Br. Ofc. Mgr./Team Leader (Commercial Only)	Topic	Hours
Legal and Legislative Update	A	3	Legal and Legislative Update	A	3
Fair Housing	C	1.5	Fair Housing	C	0
Ethics	D	3	Ethics	D	3
Electives	Varies	1.5	Electives	Varies	3
Brokerage Relationships & Disclosures	H	3	Brokerage Relationships & Disclosures	H	3
Supervision	I	3	Supervision	I	3
Total		15	Total		15

MREC REMINDERS:

- Continuing education is to be completed during the term of the license and prior to submitting a renewal application.
- Licensees must complete all hours due for each renewal period prior to submitting a reactivation application.
- **You must complete CE and renew to remain inactive!**
- If you hold multiple licenses, the school must submit the course completion **for each license number**.
- Legislative topic (A), ethics topic (D), and Brokerage Relationships and Disclosure/MREC Agency-Commercial topic (H) are required Maryland courses for all licensees and may not be substituted.
- The ethics course must include MD Code of Ethics, flipping and predatory lending and professionalism. **NAR ethics is not a substitute for the Maryland required ethics course.**
- Once a licensee assumes a supervisory position as a broker, BOM, or team leader, he or she will have 90 days to complete 3 clock hours of MREC Required Supervision Course, if he or she did not already complete it for his/her last renewal.
- Legislative topic (A), ethics topic (D), and Brokerage Relationships and Disclosure/MREC Agency-Commercial topic (H) are required Maryland courses for all licensees and may not be substituted.
- The ethics course must include MD Code of Ethics, flipping and predatory lending and professionalism. **NAR ethics is not a substitute for the Maryland required ethics course.**

CAR 2023 EVENTS

Holiday Party December 6th 6 PM 2023 SAVE THE DATE Seacrets in Ocean City to the sounds of "On the Edge," and we do not forget to bring your toys for Toys for Tots.

October 30th, 2023 General Membership Installation of Officers and Awards/ Junior Achievement Open House. Join us at the beautiful new Junior Achievement school for our General Membership Meeting, featuring the Installation of the 2024 Board of Directors and our annual Awards presentations. The ceremony will be followed by our **Junior Achievement Storefront Open House** with beverages and hors d'oeuvres.

October 12th, 2023, CAR Foundation Golf Tournament 89 Golfers joined us for our annual fundraiser for the CAR Foundation! The proceeds of \$13,000.00. These proceeds will benefit local charities chosen by YOU, our members! ...Call Marie for more information.

September 27th, 2023, 45th Annual J. Millard Tawes Crab & Clam Bake A wonderful time was had by 62 attendees at Maryland's Largest AYCE Seafood Festival "In the Heart of the Chesapeake Bay". All-You-Can-Eat... STEAMED BLUE CRABS Steamed Clams, Steamed Corn, Suck'm down as they Shuck'm Raw Clam Bar, Fried Clam Strips, Fried Fish, Sweet Potato Fries, French Fries, Onion Rings & Watermelon.

August 28th 2023, Volunteer Appreciation Business Card Exchange was held at Tall Tales in Parsonsburg. There were 73 in attendance who enjoyed great food and beverages.

June 14th 2023, RPAC Major Investor Dinner

June 1st 2023, Business Card Exchange was held at Mickey Fins in West Ocean City. There were over 100 people in attendance to kick off the summer season.

April 19th 2023 REALTOR® FAIR was held at the Roland E. Powell Convention Center. There were 47 Exhibitors in attendance.

February 23rd, 2023, RPAC Putt-Putt Golf was held at Old Pro Golf 6801 Coastal Hwy, Ocean City, we had 40 attendees.

January 25th 2023, The Annual Broker Meeting was held at the Light House Sound in Bishopville. There were 43 in attendance for the luncheon which featured several speakers covering topics from market trends to political landscape to what exciting things the Association is planning in 2023.

Holiday Party 2022 157 members, sponsors and guests danced the night away at Seacrets in Ocean City to the sounds of "On the Edge", and we collected a truckload of toys for Toys for Tots.

Newsletter

The weekly newsletter is sent to approximately 1,700 email addresses every Tuesday. The average “open rate” (a percentage that tells you how many successfully delivered campaigns were opened by subscribers) for the past year is 61%. The average “click rate” (a percentage that tells you how many successfully delivered campaigns registered at least one click) is over 11%. Both metrics consistently perform much better than industry benchmarks.

Social Media

The CAR (Coastal Association of REALTORS®) Facebook page has 2,317 Followers, and an estimated Reach (the number of people who saw any post at least once in the last 28 days) of 6,783. Post Engagement (the number of reactions, comments, shares, and clicks on our posts in the last 28 days) was 2872.

CAR Instagram (coastal_realtors) has 1016 Followers and is following 187 other users.

Twitter (@CoastalAOR) has 228 Followers, we are following 200 other users.



REALTORS® Political Action Committee (RPAC)

Tim Arnett is your 2023 & 2024 RPAC Chair and has done a fantastic job meeting and exceeding our RPAC goals. Please thank Tim for all his efforts when you see him.

In 2023 our Goal was **\$29,037.00** which was **28.5%** more than our goal in 2022 (\$22,123)

Through various fundraiser efforts, we passed our goal and currently have **\$35,178.67** invested .

We currently have 376 members participating, which is **35.12%** of membership.

During dues billing, we had an optional investment of \$29 for an agent or \$99 for a broker. 33.31% of our membership opted to invest in RPAC through this and we had a total of \$11,857.00 invested.

- In 2023 we had a goal of 8 major investors (people who invested at least \$1000). We currently have 14 major investors, they include one Golden “R” (\$5,000)+, three Crystal “R” (\$2,500)+ and 10 Sterling “R” (\$1,000)+
- **Grace Masten - Golden “R” (\$6,000)**
- **Joe Wilson – Crystal “R” (\$2,500)**
- **Darron Whitehead – Crystal “R” (\$2,500)**
- **Bernie Flax– Crystal “R” (\$2,500)**
- **Tim Arnett – Sterling “R” (\$1,000)**
- **Lauren Bunting - Sterling “R” (\$1,000)**
- **Josh Green - Sterling “R” (\$1,000)**
- **Debbie Hileman - Sterling “R” (\$1,000)**
- **Terrence McGowan - Sterling “R” (\$1,000)**
- **Steve Parsons - Sterling “R” (\$1,000)**
- **Matthew Shawn- Sterling “R” (\$1,000)**
- **Frances Sterling - Sterling “R” (\$1,000)**
- **Austin Whitehead - Sterling “R” (\$1,000)**
- **Joni Martin Williamson - Sterling “R” (\$1,000)**

In addition to our Major Investors, 19 members joined the \$99+ Club and 3 members joined the \$250+ Capitol Club.



Your Governmental Affairs Committee Team is tirelessly looking out for member interests and advocating for the betterment of our communities. Those efforts have not only protected the interests of our members but have also resonated deeply within the three counties we serve. Thank you, to this committee for their exceptional service and unyielding commitment.

For several years, Cameron Drew has selflessly served on the Governmental Affairs Committee most recently as Chairwoman, and her commitment to our communities remains steadfast as she steps up once again in 2024.

Coastal Association of REALTORS® is actively engaged in various community and advocacy efforts, working closely with local, county, and state elected officials in three counties and multiple cities or towns. Here's a breakdown of some of the key activities and initiatives undertaken in 2023:

1. **Septic and Sewer Issues:** The association was actively involved in addressing septic and sewer issues in Wicomico County, engaging with both local officials and the Maryland Department of the Environment (MDE). We were part of an independent committee dedicated to advancing the development of a county-wide sewer system.
2. **Supporting First Responders:** The association supported a bill that aimed to provide tax credits for first responders injured in the line of duty, particularly in relation to their homes. This demonstrates their commitment to the well-being of those who serve their communities.
3. **Vulnerable Populations Task Force:** The organization collaborated with local non-profits, businesses, and elected officials on a task force focused on addressing the needs of vulnerable populations, showing a commitment to social responsibility.
4. **Property Rights Advocacy:** The organization monitored and worked to protect the private property rights of homeowners, particularly in Ocean Pines, in the context of short-term rentals.
5. **Workforce Housing:** The association partnered with Ocean City officials and the Ocean City Chamber of Commerce to address the issue of workforce housing, recognizing the importance of housing availability for the local workforce.
6. **Homelessness Initiative:** Coastal Association supported Anne Street Village, a tiny home village dedicated to ending homelessness in Salisbury. Coastal Association is hoping to see full occupancy in the village by the end of the year to assist homelessness in the community.
7. **Financial Literacy:** Coastal Association partnered with Junior Achievement and the Purdue Henson education center to promote financial literacy in K-12 education. This demonstrates a focus on empowering students with financial knowledge.

8. **Community Engagement:** The association participated in community events, like the Tawes clam and crab bake, which allows for networking and building relationships with members and elected officials.

Coastal Association of REALTORS®' dedication to serving not only its members but also the broader community by actively participating in a wide range of initiatives related to housing, education, advocacy, and community well-being.

Summary of Maryland 2023 Legislation



HOUSING AND TAXES

HB 60/SB 315 – Housing Innovation Pilot Program and Housing Innovation Fund - Establishment (Housing Innovation Pilot Program Act of 2023) DID NOT PASS

POSITION: Support Would have established a Housing Innovation Pilot Program and to provide low and nointerest loans for the development of mixed-income, cross-subsidized housing developments.

HB 79/SB 296 – Housing and Community Development - Whole-Home Act of 2023

Repairs DID NOT PASS POSITION: Support The program would have provided funding to local governments or nonprofit agencies to ensure owner-occupied and rental units are free of habitability concerns, and to improve coordination across home repair programs.

HB 150/SB 166 – Housing and Community Development - Adaptive Reuse PASSED –

Effective October 1, 2023 POSITION: Support Developers may leverage Maryland DHCD financial assistance for the adaptive reuse, retrofit, and repurpose of existing buildings as affordable multifamily housing.

HB 211 – Rental Housing Fund, Calculation of Taxable Income, and Transfer Tax - Alterations (Affordable Housing Investment Act) DID NOT PASS POSITION:

Oppose The bill would have increased the State transfer tax rate, from 0.25% to 0.50%, for first-time homebuyers who purchase a home exceeding \$1 million. It also would have reduced current state tax exclusions for certain capital gains and mortgage interest payments. R®

HB 239/SB 382 – Accessory Dwelling Unit Policy Task Force PASSED – Effective

June 1, 2023 POSITION: Support This bill establishes the Accessory Dwelling Unit Policy Task Force to recommend policies for ADU usage in residential areas. The Task Force will report on its activities on November 1, 2023 and June 1, 2024.

HB 404 – Property Tax - Local Homeowners' Credit Supplement - Limitation on

Combined Gross Income PASSED – Effective June 1, 2023 POSITION: Support Authorizes local governments to modify income limitations for local supplements to the

Homeowners Property Tax Credit Program. This legislation applies to all taxable years beginning after June 30, 2023.

HB 474/SB 945 – Real Property - Offers to Purchase and Transfer Tax DID NOT PASS

POSITION: Oppose This bill would have imposed a 30-day lockout period for accepting an offer to purchase from large real estate investment companies (institutional investors) and would have imposed a 15% transfer tax on property sales to such companies.

HB 505/SB 198 – Elevator Safety - Privately Owned Single-Family Residential Elevators - Inspection and Registration Requirements PASSED – Effective July 1, 2023

POSITION: Monitor Elevators installed in a privately owned single-family residential dwelling on or after October 1, 2023, must be registered with the state at least 60 days before being placed in service.

HB 508/SB 435 – Property Tax Credit - Disabled Law Enforcement Officers and Rescue Workers - Definition and Eligibility PASSED – Effective June 1, 2023 POSITION:

Support Allows disabled law enforcement officers and rescue workers to claim this property tax credit if they were domiciled in Maryland at any time within the 5 years prior to their death or disability determination. Applies to all taxable years beginning after June 30, 2023. R®

HB 619 – General Assembly - Legislation - Housing Impact Analysis DID NOT PASS

POSITION: Support This bill would have required a housing impact analysis rating and a housing impact analysis to be prepared for each bill introduced by a member of the General Assembly.

HB 625/SB 445 – Appraisal Gap From Historic Redlining Financial Assistance Program PASSED – Effective July 1, 2023 POSITION:

Monitor Expanding the forms of financial assistance available under the Appraisal Gap From Historic Redlining Financial Assistance Program; altering eligibility requirements for projects that may receive financial assistance under the Program; altering the time period when applications may be submitted under the Program; repealing certain restrictions on the amount of financial assistance that may be provided under the Program.

HB 852 – Land Use - Expedited Development Review Processes for Affordable Housing - Application to Religious Organizations DID NOT PASS POSITION:

Support Counties that use an expedited development review process for proposed affordable housing developments would have been required to consider applications from bona fide religious organizations under that process.

HB 897/SB 826 – Homeowners' Property Tax Credit - Qualified Homeowner - Application and Certification Requirements PASSED – Effective June 1, 2023

POSITION: Support Allows individuals whose gross income is limited to social security benefits, pensions, and annuities to apply for the Homeowners Property Tax Credit once every 3 years, as long as they certify their eligibility annually.

SB 32 – Property Tax - Exemption for Dwellings of Disabled Veterans - Application PASSED – Effective June 1, 2023 POSITION: Support Allows disabled veterans or surviving spouses to submit the rating decision noting the veteran’s disability and the effective date from the U.S. Department of Veterans Affairs as proof of eligibility when applying for property tax credits.

SB 61/HB 599 – Property Tax Credit - Public Safety Officer PASSED – Effective June 1, 2023 POSITION: Support Allows counties and municipalities to define which individuals are considered “public safety officers” for the purpose of receiving this tax credit. Additionally, this legislation repeals the existing limit of this property tax credit.
REAL ESTATE BROKERAGE AND CONTRACTS

HB 144 – Real Estate Brokers - Inactive Licenses PASSED – Effective October 1, 2023 POSITION: Support This legislation closes a loophole which allowed inactive licensees to reinstate and renew a license for up to six years after expiration. This bill limits the length of time before expiration to three years, regardless of licensee status.

HB 301 – Real Estate Brokers - Brokerage Services - Real Estate Wholesaling DID NOT PASS POSITION: Support with Amendments Would have required real estate wholesalers to be licensed as real estate brokers by the Maryland Real Estate Commission.

HB 577 – Human Relations - Discrimination in Housing - Reentry-Into-Society Status DID NOT PASS POSITION: Oppose Would have prohibited discriminatory practices in residential real estate transactions and the sale or rental of a dwelling because of a person's past criminal history once their sentence was completed.

HB 608/SB 535 – Human Relations - Housing Discrimination - Service Dogs PASSED – Effective October 1, 2023 POSITION: Monitor Tenants may retain their service dog in the rental unit after it has been retired from service. Tenants may not be charged a pet fee or additional rent but are liable for damages it has caused.

SB 47 – Evidence – Wiretapping and Electronic Surveillance – Fair Housing Testing DID NOT PASS POSITION: Support with Amendments Would have allowed non-profit or government fair housing testers to use audio or video recordings to enforce fair housing laws in Maryland. R®

SB 443/HB 662 – Real Estate Brokers, Salespersons, and Associate Brokers - Continuing Education Courses PASSED – Effective October 1, 2023 POSITION: Support The 15-hour continuing education requirement for a new licensee’s first renewal period will consist of required classes in contracts, disclosures, property management, advertising, deposits, professionalism, condominium and HOA laws, and real estate financing.

SB 579/HB 728 – Residential Property - Service Agreements - Prohibitions PASSED – Effective June 1, 2023 POSITION: Support Service agreements which bind a property

owner to a future contract for the maintenance, purchase, or sale of residential property may not be in effect for longer than one year or be recorded as a lien against the property. R®

SB 651/HB 1235 – Real Estate - Real Estate Brokerage Services and Termination of Residential Real Estate Contracts (The Anthony Moorman Act) PASSED – Effective October 1, 2023 POSITION: Support When a buyer properly terminates a real estate contract, the holder of the escrow funds shall return the buyer’s deposit within 30 days. Sellers may object by filing for mediation or initiating court action within 10 days of receiving notice of the deposit release.

HB 1121 – Real Property - Residential Contracts of Sale - Buyer Privacy DID NOT PASS POSITION: Oppose This bill would have prohibited a contract of sale for single-family residential real property from containing the name of the buyer prior to acceptance of the contract by the seller. R®

HB 1225 – Real Estate Brokers - Disability or Death and Termination of Employment of a Broker PASSED – Effective October 1, 2023 POSITION: Support This bill allows the owner of a real estate company to remove a terminated broker and petition the Real Estate Commission to reissue a certificate and pocket card to another broker.

COMMON OWNERSHIP COMMUNITIES

HB 52 – Condominiums - Sales Contracts - Asbestos Disclosure DID NOT PASS POSITION: Support with Amendments Would have required a contract for the initial sale or resale of a condominium unit to contain notices related to the presence and abatement of asbestos in the dwelling unit or in the common areas.

HB 80 – Real Property - Regulation of Common Ownership Community Managers DID NOT PASS POSITION: Support This bill would have established the State Board of Common Ownership Community Managers to regulate the provision of common ownership community (COC) property management services in Maryland. R®

HB 98/SB 403 – Condominiums - Mandatory Insurance Coverage – Alterations PASSED – Effective October 1, 2023 POSITION: Support Allows detached condominium units to obtain property insurance coverage as HOAs, with unit owners insuring their individual dwellings and the association insuring common areas.

HB 534 – Cooperative Housing Corporations, Condominiums, and Homeowners Associations – Funding of Reserve Accounts DID NOT PASS POSITION: Support The bill would have extended the timeframe to comply with funding reserve accounts from 3 years to 5 years after the initial reserve study.

HB 844 – Housing and Community Development - Common Ownership Community Website PASSED – Effective October 1, 2023 POSITION: Support with Amendments DHCD will establish a website outlining the rights and responsibilities of individuals

living in a common ownership community, along with website addresses for certain Condo and HOA communities.

LAND-USE, PROPERTY RIGHTS, AND THE ENVIRONMENT

HB 11/SB 483 – Private Well Safety Act PASSED – Effective October 1, 2024

POSITION: Support with Amendments The bill requires that properties with a private or domestic water supply undergo water quality testing as a condition of sale. Purchasers may waive the water quality testing requirements in writing, and test results are valid for 3 years.

HB 830/SB 477 – Residential Construction - Electric Vehicle Charging PASSED – Effective October 1, 2023

POSITION: Oppose as Introduced Repeals the requirement that builders (or their agents) provide buyers with the option to include EV equipment in the garage, carport, or driveway. Instead, this bill requires the inclusion of one EVSE-installed or EV-ready parking space in new single-family and townhome units. Requirements to add these spaces during significant renovations of existing homes were removed from the bill, addressing REALTOR® concerns.

HB 831 – Environment - Septic Systems - Online Database DID NOT PASS POSITION:

Support This bill would have required the Maryland Department of the Environment (MDE) to develop and maintain an online database of all septic systems installed in the State and track specified information related to the systems and their installation.

HB 1134 – Building Performance - Fossil Fuel Use and Electric-Ready Standards DID NOT PASS POSITION:

Oppose This bill would have required that new buildings meet all energy demands of the building without the use of fossil fuels by 2025 if below 7 stories in height or by 2029 if above 7 stories.

HB 1209 – Environment – Flood Control – Flood Risk Assessment and Model

Ordinance (Climate Ready Floodplain Act of 2023) DID NOT PASS POSITION: Oppose The bill required the Maryland Department of the Environment (MDE) to publish and promote a statewide flood risk assessment map. Once established, new construction would have been prohibited and requirements imposed for existing buildings undergoing significant repairs or reconstruction within a designated area.

PROPERTY MANAGEMENT

HB 34 – Failure to Pay Rent Proceedings - Prohibition on Rent Increases and Shielding of Court Records **DID NOT PASS POSITION:** Support with Amendments Would have required the District Court to shield a tenant's court records when failure to pay rent proceedings do not result in a judgment of possession. A landlord also would have been prohibited from increasing rent solely because a judgment was entered against a tenant.

HB 36/SB 100 – Actions to Repossess – Proof of Rental Licensure PASSED – Effective October 1, 2023 POSITION: Support Landlords who operate in jurisdictions which require licensure must show during an eviction proceeding that they are (1) in compliance with local licensing requirements; (2) exempt from licensure; or (3) unlicensed for specified reasons.

HB 102/SB 279 – Actions for Possession - Pet Protections **PASSED -- Effective June 1, 2023 POSITION:** Oppose as Introduced On or after November 1, 2023, landlords must include with the lease a link to a fact sheet on the Department of Agriculture's website if the landlord knows that a tenant possesses a pet.

HB 151 – Real Property - Residential Leases - Notification of Rent Increases PASSED – Effective October 1, 2023 POSITION: Support Landlords must notify a tenant in writing before increasing the tenant's rent through first-class mail or electronic delivery. The notice timelines are 90 days for tenancies over 1 month; 60 days for month-to-month tenancies; and 7 days for weekly tenancies with a written lease.

HB 215/SB 450 – Real Property - Limitations on Summoning Law Enforcement or Emergency Services - Prohibition PASSED – Effective October 1, 2023 POSITION: Support Local laws or ordinances may not penalize a tenant or rental property owner for summoning law enforcement or emergency services to a residential property. Landlords may not include a clause in a lease which includes the same limits or penalties against the tenant.

HB 684/SB 504 – Landlord and Tenant - Residential Leases and Holdover Tenancies - Local Just Cause Termination Provisions DID NOT PASS POSITION: Oppose Would have allowed counties to prohibit a landlord from failing to renew a residential lease or from terminating a holdover tenancy without just cause, such as the tenant breaching the lease or engaging in illegal activity, or the landlord removing the property from the market.

HB 691/SB 807 – Landlord and Tenant - Failure to Repair Serious and Dangerous Defects - Tenant Remedies (Tenant Safety Act) DID NOT PASS POSITION: Oppose While largely dealing with tenants in multi-housing rentals bringing a collective action against landlords, the bill would have also allowed money damages to be charged against a landlord for failure to repair defects.

HB 972 – Landlord and Tenant - Rent Escrow - Mold in Residential Dwelling Units DID NOT PASS POSITION: Support with Amendments Would have included the existence of mold which presents a serious and substantial threat to the health of the occupants to the list of dangerous conditions and defects for which a tenant can obtain relief under the rent escrow statute.

HB 1016 – Real Property – Residential Lease – Early Termination by Tenant DID NOT PASS POSITION: Oppose This bill would have limited the liability of a tenant who terminated a residential lease prior to the end of the lease term due to a change in the location of the tenant's employment, involuntary unemployment, or the death of an individual whose income was used to qualify for the lease.

HB 1023 – Real Property - Landlord and Tenant - Procedures for Failure to Pay Rent, Breach of Lease, and Tenant Holding Over DID NOT PASS POSITION: Oppose This bill would have required a landlord to provide prior written notice to the tenant of the scheduled date on which a court-ordered warrant of restitution is to be executed.

SB 848 – Statewide Rental Assistance Voucher Program - Establishment PASSED – Effective October 1, 2023 POSITION: Support Establishes a Statewide Rental Assistance Voucher Program in the Department of Housing and Community Development for use by low-income families while they are on the federal voucher waiting list.

COMMERCIAL AND AFFILIATED INDUSTRIES

HB 99/SB 316 – Education - Public High Schools - Financial Literacy Curriculum DID NOT PASS POSITION: Support This bill would have required the State Board of Education to design and each local school system to implement a required half-credit course in financial literacy.

HB 669/SB 455 – Real Estate Appraisers - Licensing and Certification - Qualifications PASSED – Effective October 1, 2023 POSITION: Monitor This bill establishes an alternate pathway for obtaining licensure and certification as a real estate appraiser through the national Practical Applications of Real Estate Appraisal program.

HB 896/SB 885 – Property Tax Appeals - Commercial and Industrial Property – Fees DID NOT PASS POSITION: Oppose Would have required filing fees for commercial or industrial property assessment appeals when those properties are valued above \$1.0 million. The fees would have been refunded only for successful appeals.

HB 1150 – Commercial Law and Financial Institutions - Credit Regulation - Shared Appreciation Agreements PASSED – Effective July 1, 2023 POSITION: Support Shared appreciation loans provide consumers with upfront financial assistance in exchange for an interest in a dwelling or residential real estate. This bill makes these agreements subject to the Maryland Mortgage Lender Law and those that offer them subject to oversight by the Commissioner of Financial Regulation.

SB 90/HB 37 – Commercial Law - Consumer Protection - Telephone Solicitation (Stop the Spam Calls Act of 2023) PASSED – Effective January 1, 2024 POSITION: Monitor
This bill prohibits a person from making a telephone solicitation that involves an automated system for the selection or dialing of telephone numbers or playing a recorded message when the phone is answered, unless prior written consent has been given.

SB 550/HB 548 – Financial Regulation - Maryland Community Investment Venture Fund - Establishment (Access to Banking Act) PASSED – Effective July 1, 2023 POSITION: Support
The bill creates the Maryland Community Investment Venture Fund to incentivize banking institutions and credit unions to better serve the needs of residents in low- to moderate-income areas.

AFFILIATE MEMBERS



The Coastal Association of REALTORS® would like to express our heartfelt gratitude to our dedicated affiliate members for their unwavering support, invaluable knowledge, remarkable contributions, and collaborative partnerships throughout the year.

Their commitment to our shared goals has been instrumental in our success, and we truly appreciate the time and effort you've invested in making our journey a fruitful one.

Your expertise and dedication have been a cornerstone of our achievements, and we look forward to continuing this wonderful partnership in the years to come. Thank you for being an essential part of our team, and for helping us reach new heights together. Please click [here](#) for the full directory of Affiliates for all your transaction needs. And don't forget to say THANK YOU!

Coastal Association Engaging Partnerships for a Collective Impact



The [Perdue Henson Junior Achievement Center](#) will serve as a vibrant learning environment, welcoming over 12,000 students from seven counties: Caroline, Dorchester, Somerset, Talbot, Wicomico, Worcester, and Accomack. Within its walls, young minds will engage in our proven lessons that promote financial capability, work and career readiness, and the spirit of entrepreneurship.

This remarkable 25,000 SF regional facility is centrally located in the Oak Ridge Commons in Salisbury [JA BizTown](#) and [JA Finance Park](#) capstone programs that bring real-world experiences to students. Through these immersive programs, students will have the unique opportunity to interact with local businesses, discover the advantages of being consumers, and explore the wealth of opportunities that await them within their own community.

Beyond the classroom, the Perdue Henson Junior Achievement Center will be a valuable community resource. On days when students are not present, businesses and organizations will have the opportunity to utilize the facility for meetings and events. The Board Room will be available year-round, providing a dedicated space for non-profits at no charge and offering businesses access for a nominal fee.

Thank you for your unwavering support, belief, and commitment as we embark on this partnership with Junior Achievement, we are committed to inspiring and empowering the next generation.

Through our partnership with Junior Achievement at Perdue Henson Junior Achievement Center, Coastal Association will continue to ignite a love for learning, foster financial literacy, and nurture an entrepreneurial mindset. Together, with the support of passionate volunteers, mentors, and advocates, we can make a profound impact on the lives of young people and shape a brighter future for and in our local communities.

Please give me a call at any time to find out how to become involved in this incredible partnership, and together, let's inspire the next generation to reach new heights of success.

[Bernie Flax, CEO](#)



Coastal Realtors Foundation (COAST)

Date: 11/1/2022 - 10/30/2023

Beginning Total Fund Balance as of 11/1/2022	\$19,462.76
C. Income Available for Grants Balance @ 11/1/2022	\$19,462.76
Revenue	
Contributions	\$18,341.80
Expenses	
Approved Grants	(\$18,000.00)
Income Available for Grants @ 10/30/2023	\$19,804.56
Ending Total Fund Balance as of 10/30/2023	\$19,804.56

Contributions

Date	Contributor	Amount
06/26/2023	Coastal Association of Realtors, Inc.	\$18,341.80
Total		\$18,341.80

Grant Distributions

Date	Description	Amount
11/09/2022	Alzheimer's Association, Greater Maryland Chapter	\$1,000.00
11/09/2022	Eleven 21, Inc.	\$1,000.00
11/09/2022	Hope And Life Outreach Inc	\$750.00
11/09/2022	Humane Society of Wicomico County, Inc.	\$500.00
11/09/2022	Life Crisis Center, Inc.	\$1,000.00
03/14/2023	Atlantic General Hospital	\$750.00
03/14/2023	Brooke Mulford Foundation, Inc.	\$500.00
03/14/2023	Coastal Hospice, Inc.	\$1,000.00
03/14/2023	CRICKET Center, Inc.	\$250.00
03/14/2023	Crisfield & Smith Island Cultural Alliance, Inc.	\$400.00
03/14/2023	Habitat for Humanity of Worcester County, Inc.	\$1,000.00
03/14/2023	Rackliffe House Trust, Inc.	\$500.00
03/14/2023	Smith Island United, Inc.	\$400.00
03/14/2023	Unstoppable Joy Co	\$750.00
03/14/2023	Wicomico Child Advocacy Center Foundation, Inc.	\$750.00
03/14/2023	Wicomico Grows Kindness, Inc.	\$500.00



Grant Distributions

Date	Description	Amount
03/14/2023	Worcester County Humane Society, Inc.	\$750.00
03/15/2023	Asbury United Methodist Church	\$200.00
07/31/2023	Atlantic Club, Inc.	\$1,000.00
07/31/2023	Autistic Children's Support Group of Worcester County, Inc.	\$500.00
07/31/2023	Community Players of Salisbury, Inc.	\$500.00
07/31/2023	Cricket Center, Inc.	\$250.00
07/31/2023	Humane Society of Wicomico County, Inc.	\$500.00
07/31/2023	Ocean Pines Players, Inc.	\$500.00
07/31/2023	Salisbury Neighborhood Housing Service, Inc.	\$1,000.00
07/31/2023	United Way of the Lower Eastern Shore, Inc.	\$750.00
07/31/2023	WGP Warriors Against Addictions, Inc.	\$500.00
07/31/2023	YMCA of the Chesapeake, Inc.	\$500.00
Total		<hr/> \$18,000.00